

Community Programs

The Community Programs Division administers the federally-funded HOME program to income families with their affordable housing needs. In 2004, THDA continued the three year program which changed the method of allocating funds across rural the HOME regulations mandate a 10% set-aside for administration and a 15% set-aside housing development organizations or CHDOs, for the second year, THDA set-aside HOME funds for special needs projects; and, allocated the balance regionally based distribution of low income households in areas not receiving their own HOME funds from Again Community Programs offered application workshops in each of the three Grand Divisions to be accessible to potential applicants, and the application materials are available on the THDA website. In May 2004, 103 applicants requested a total over \$46.5. With an allocation over \$18.2, THDA funded 64 applications.

In addition to designed and year. THDA Housing Service income combine with RHS's program was so continue the program funding to West application for a Rural grant application was prospective CHDOs to acquire and The Ramp Program the program for with Tennessee Economic end of the Housing five had when



the HOME Program, several special programs were implemented through community partnerships this established a joint program with USDA Rural (RHS) to deliver a house repair program for very low homeowners in all 95 counties. THDA invested \$325,000 in funding to 504 Program and 103 houses were repaired from March to October. The successful that another \$500,000 has been allocated by THDA to for the upcoming year.

Tennessee Legal Housing and successful and the build capacity as an rehabilitate houses was continued with individual Network for Development was year. The Disaster Program awarded

counties last year, been reconstructed the program concluded this

assist low and very low second year of a Tennessee. While for community 10% of the upon the HUD.



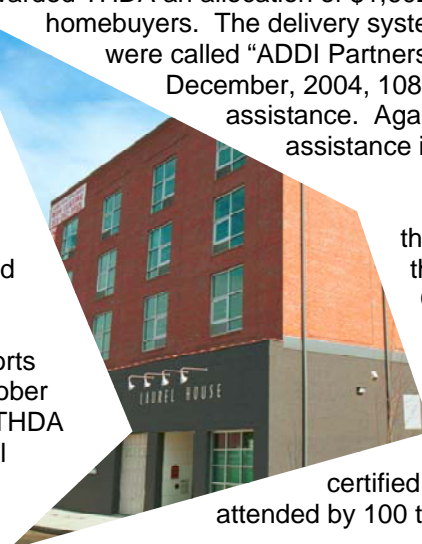
THDA also committed \$200,000 in Services as leverage for their Economic Development grant. Their funds from THDA will be used by organization to construct or to sell to eligible families. United Cerebral Palsy and development accounts Community extended until the Recovery for \$500,000 to and 14 houses or rehabilitated year.



By far the most exciting challenge in 2004 was the Downpayment Initiative (ADDI) which awarded THDA an allocation of \$1,602,419 to be used only for downpayment assistance for eligible, first-time profit and public agencies which homes. From September through downpayment and closing costs in reaching families who need continuing an ADDI Program next year.

American Dream homebuyers. The delivery system for this program included over 60 non-were called "ADDI Partners" and worked directly with families purchasing December, 2004, 108 families had received \$10,000 in assistance. Again, since this program has been so successful assistance in buying homes, staff are looking forward to

Homebuyer education services strengthened in 2004 as THDA continued Homebuyer Education Initiative (HBEI). paid \$105,750 for services to THDA in July 2003. The Agency collected reports served over 10,000 clients between October a 2003 HUD housing counseling grant, THDA homebuyer educators, paid for individual and provided 6500 training manuals to off with a statewide Peer Session



throughout Tennessee were broadened and the coordination and promotion of the state's Certified homebuyer education trainers were customers under a payment program started from HBEI trainers indicating they had 2003 and December 2004. In addition, with provided certification training for 36 new housing counseling services for 241 clients, certified trainers. HBEI 2004 activities were capped attended by 100 trainers and affordable housing providers.